

UNITED STATES BANKRUPTCY COURT

DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

810245

**PHELAN HALLINAN DIAMOND & JONES, PC**

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Mt. Laurel, NJ 08054

856-813-5500

**Attorneys for WELLS FARGO BANK, NA**

In Re:

JESUS SILVA, JR A/K/A JESUS SILVA

Entered 09/20/18 15:37:27

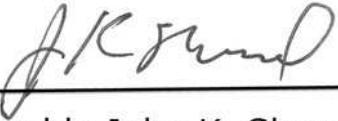
Page 1 of 5

Order Filed on September 19,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

Case No: 18-12122 - JKS

Hearing Date: July 26, 2018

Judge: John K. Sherwood

Recommended Local Form:  Followed  Modified**ORDER RESOLVING MOTION TO VACATE STAY AND/OR MOTION TO DISMISS WITH CONDITIONS**The relief set forth on the following pages, numbered two (2) through four (4) is hereby **ORDERED**.**DATED: September 19,  
2018**  
Honorable John K. Sherwood  
United States Bankruptcy Court

Applicant: Wells Fargo Bank, NA  
Applicant's Counsel: Phelan Hallinan Diamond & Jones, PC  
Debtor's Counsel: Russell L. Low, Esquire  
Property Involved ("Collateral"): 309 Raritan Road, Linden, NJ 07036

Relief sought:  **Motion for relief from the automatic stay**  
 Motion to dismiss  
 Motion for prospective relief to prevent imposition of automatic stay against the collateral by debtor's future bankruptcy filings

For good cause shown, it is **ORDERED** that Applicant's Motion(s) is (are) resolved, subject to the following conditions:

1. Status of post-petition arrearages:

The Debtor is overdue for **5** months, from **March 1, 2018** to **July 1, 2018**.

The Debtor is overdue for **5** payments at **\$1750.96** per month.

The Debtor is assessed for \_\_\_\_\_ late charges at \$\_\_\_\_\_ per month.

Applicant acknowledges suspense funds in the amount of \$\_\_\_\_\_.

**Total Arrearages Due \$8,754.80.**

2. Debtor must cure all post-petition arrearages, as follows:

The debtor shall sell the subject property no later than by **January 31, 2019** and shall satisfy Wells Fargo Bank, NA's secured lien in full via proceeds of sale. In the event Debtor is unable to sell the subject property by January 31, 2019, Secured Creditor is entitled to re-list the MFR to pursue the entire post-petition deficiency.

Beginning on **August 1, 2018**, regular monthly mortgage payments shall continue to be made.

Beginning on \_\_\_\_\_, additional monthly cure payments shall be made in the amount of \$\_\_\_\_\_ for \_\_\_\_\_ months.

The amount of \$\_\_\_\_\_ shall be capitalized in the debtor's Chapter 13 plan. Said amount shall be set up on Trustee's ledger as a separate Claim. Debtor(s) shall file a Modified Plan within 10 days from the entry

of this Order to account for the additional arrears to be paid to the secured creditor via Chapter 13 Plan and to adjust monthly payments to the Chapter 13 Trustee accordingly.

3. Payments to the Secured Creditor shall be made to the following address(es):

Immediate payment:

Regular Monthly payment:

**Wells Fargo Bank, N.A.**  
**Attention: Bankruptcy Payment**  
**Processing**  
**MAC F2302-04C**  
**1 Home Campus**  
**Des Moines, IA 50328**

Monthly cure payment:

4. In the event of Default:

Should the Debtor fail to make any of the above captioned payments, or if any regular monthly mortgage payment commencing after the cure of the post-petition delinquency is more than thirty (30) days late, or if the debtor fail to sell the subject property by 1/31/2019 and satisfy Wells Fargo Bank, NA's lien in full, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay

In the event the Debtor converts to a Chapter 7 during the pendency of this bankruptcy case, the Debtor shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtor fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay

This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtor, and Debtor's attorney and the court shall enter an Order granting relief from the Automatic Stay

5. Award of Attorneys' Fees:

The Applicant is awarded attorneys fees of \$\_\_\_\_\_, and costs of \$\_\_\_\_\_.

The fees and costs are payable:

Through the Chapter 13 plan. These fees/costs shall be set up as a separate claim to be paid by the Standing Trustee and shall be paid as an administrative claim.

to the Secured Creditor within \_\_\_\_ days.

Attorneys' fees are not awarded.

6. This Agreed Order survives any loan modification agreed to and executed during the instant bankruptcy.

**Certificate of Notice Page 5 of 5**  
**United States Bankruptcy Court**  
**District of New Jersey**

In re:  
 Jesus Silva  
 Debtor

Case No. 18-12122-JKS  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Sep 19, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2018.

db +Jesus Silva, 309 Raritan Road, Linden, NJ 07036-4814

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 21, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com  
 Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
 kmcdonald@blankrome.com, bkgroup@kmllawgroup.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Nicholas V. Rogers on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com  
 Russell L. Low on behalf of Debtor Jesus Silva rbear611@aol.com,  
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com  
 U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6